

## FREQUENTLY ASKED QUESTIONS:

Q. Where can I obtain a copy of the Home Inspector Law?

**A. You may download a copy of the law from the Tennessee Home Inspector Licensing website, or contact the office and a copy will be mailed to you.**

**Telephone Number – (615) 253-1743**

**e-mail address: [Carol.Kennedy@state.tn.us](mailto:Carol.Kennedy@state.tn.us)**

Q. What is the Home Inspector Program's Web address?

**A. [www.state.tn.us/commerce/boards/hic/index.html](http://www.state.tn.us/commerce/boards/hic/index.html)**

Q. Will there be a Rulemaking Hearing?

**A. A Rulemaking Hearing was held Thursday, March 23, 2006, 10:00 a.m., in Room 160 of the Davy Crockett Tower, 500 James Robertson Parkway, Nashville, TN. Public Comment period ended April 6, 2006 at 4:30 p.m. All persons submitting comments for review were sent a response.**

Q. When can I apply for a license?

**A. The application was posted to our website around the end of May 2006. You may also contact the Home Inspector Licensing office and request an application packet be mailed to you.**

Q. Will there be a state test?

**A. The state selected exam is the National Home Inspector Exam (NHIE) offered through PSI, Inc. Please refer to *testing information* on the Tennessee Home Inspector website for further information. You may also register for the Exam from our website by clicking on *testing registration*, or by calling PSI at 800-733-9267. The testing fee is \$195.00.**

Q. How much will licensure cost?

**A. The initial application and licensure fee is \$300.00. This fee is required to be submitted with your application.**

Q. What are the requirements to become a Tennessee Home Inspector?

**A. Per Chapter 65, Tennessee Home Inspector License Act of 2005, Section 6(a), (page 4 of the law) the applicant:**

- 1. Must be at least 18 years of age;**
- 2. Have graduated from high school or earned a General Education Development certificate (GED);**

3. Has not been convicted of a crime that has a direct bearing on the applicant's ability to perform competently and fully as a licensee;
  4. Is not the subject of a disciplinary or enforcement action by another state or a local jurisdiction in connection with the performance of home inspections or the licensing or certification of home inspectors;
  5. Has successfully completed ninety (90) hours of a commissioner-approved training program or course of study involving the performance of home inspections and the preparation of home inspection reports;
  6. Has passed a commissioner-approved competency examination administered by the state or an entity selected by the state; and
  7. Has obtained a certificate of insurance in an amount required by the Commissioner for general liability as well as errors and omissions to cover all activities contemplated under this chapter.
- \* a. General Liability insurance must be at least \$500,000.00 per occurrence.
- \* b. The amount of Errors and Omissions insurance, which you are required to carry and protects you in case of lawsuits arising from serious mistakes or something you may leave off the inspection report, is being left up to the inspector and their insurance company.

### **CHANGE IN GRANDFATHERING REQUIREMENTS**

6/2/06

With the passing of SB3416/HB3669 the requirements to obtain licensure as a Tennessee Home Inspector through "grandfathering" have changed and supersedes the requirements currently listed in Chapter 65, Tennessee Home Inspection License Act of 2005 Section 6 (b)

Per Chapter 65, Tennessee Home Inspector License Act of 2005, Section 6(b): During the first one hundred eighty (180) days after the effective date of this act (July 1, 2006 through December 28, 2006) the commissioner may issue a license to an applicant who satisfactorily meet the following requirements: **THIS IS NOT A GRACE PERIOD FOR GRANDFATHERING. IF YOU ARE A HOME INSPECTOR AND PLAN ON APPLYING UNDER THE GRANDFATHERING REQUIREMENTS, YOU ARE VIOLATING THE LAW IF YOU CONTINUE TO PERFORM HOME INSPECTIONS AND HAVE NOT COMPLETED APPLICATION FOR LICENSURE.**

- (1) Has been principally engaged in the performance of home inspections in this State for at least three (3) years; and
- (2) Furnishes a list of at least one hundred fifty (150) home inspections he/she has received compensation for in the applicant's career; and
- (3) Has obtained a certificate of insurance in an amount required by the Commissioner for general liability as well as errors and omissions to cover all activities contemplated under this chapter:

- a. **General Liability insurance must be at least \$500,000.00 per occurrence; and**
  - b. **The amount of Errors and Omissions insurance, which will protect you from lawsuits arising from serious mistakes or even something you leave off the inspection report, is being left up to the inspector and their insurance company; and**
- (4) **Submits a non-refundable \$300.00 application and initial licensure fee. This payment must be made by check, and made out to the Department of Commerce and Insurance; and**
- (5) **The Applicant does not have a judgment entered against him/her by a court of competent jurisdiction if such judgment was based upon the applicant's negligent performance as a home inspector.**

The Commissioner has the authority to "grandfather" an applicant. This process will not be automatic. The decision will be made only after a review of the application.

Q. If I am a Contractor, can I automatically be "grandfathered" in for licensure?

A. **No. Please refer to Chapter 65, Home Inspector Licensing Act of 2005, Section 5 and the requirements listed above. You will be required to meet the licensing requirements.**

Q. Where can I take my home inspector training?

A. **There is a list of recently approved home inspector schools on our website. Additional curriculum submitted and if approved, will be added to our website. We are also accepting training hours taken through schools endorsed by the National Associations. The Associations are listed in Chapter 65, Tennessee Home Inspector License Act of 2005, Section 4(b).**

**The web site addresses for the National Associations are: [ashi.org](http://ashi.org), [nachi.org](http://nachi.org), [nahi.org](http://nahi.org), and [ahia.org](http://ahia.org).**